

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Michael John D'Annunzio
 Debtor

Case No. 18-17582-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: 309IPage 1 of 2
Total Noticed: 23

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db +Michael John D'Annunzio, 5 Peacedale Court, Oxford, PA 19363-2272
 tr +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265
 14230615 +Alltrian Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
 14230618 Citigroup, Citigroup: Attn: Sue Walker, 110 Lake Dr., Newark, Delaware 19702-3317
 14230621 +Keystone Collections Group, PO Box 505, Irwin, PA 15642-0505
 14230624 +Northland Group, PO Box 390905, Minneapolis, Minnesota 55439-0905
 14230625 +Patty Turner, 301 Old Creek Road, Lincoln University, PA 19352-9428
 14230626 +SST CIGPFICORP, 4315 Pickett Rd., St. Joseph, Missouri 64503-1600
 14230627 +Tractor Supply / CBNA, PO Box 6497, Sioux Falls, South Dakota 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jgagliardi@wgflaw.com Dec 07 2018 03:53:11 JOHN A. GAGLIARDI,

Wetzel Gagliardi Fetter & Lavin LLC, 101 E. Evans Street, Walnut Building - Suite A, West Chester, PA 19380

smg E-mail/Text: megan.harper@phila.gov Dec 07 2018 03:54:10 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2018 03:53:35 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2018 03:54:00 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 07 2018 03:53:49 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14230614 +EDI: ALLIANCEONE.COM Dec 07 2018 08:38:00 Alliance One, 4850 Street Rd., Ste. 300, Trevose, PA 19053-6643

14230616 EDI: CAPITALONE.COM Dec 07 2018 08:40:00 Capital One Bank USA Na, PO Box 85015, Richmond, Virginia 23285-5015

14230617 +EDI: MERRICKBANK.COM Dec 07 2018 08:38:00 Carson Smithfield LLC, 225 W Station Sq Dr., 4th Floor, Pittsburgh, Pennsylvania 15219-1174

14230619 +EDI: RCSFNBMARIN.COM Dec 07 2018 08:39:00 Credit One Bank, PO Box 98873, Las Vegas, Nevada 89193-8873

14230620 EDI: JEFFERSONCAP.COM Dec 07 2018 08:38:00 Jefferson Capital Systems LLC, 16 McLeland Rd, Saint Cloud, Minnesota 56303

14230622 E-mail/Text: camanagement@mtb.com Dec 07 2018 03:53:25 M&T Bank, PO Box 1288, Buffalo, NY 14240-1288

14235900 EDI: MERRICKBANK.COM Dec 07 2018 08:38:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

14230623 EDI: MERRICKBANK.COM Dec 07 2018 08:38:00 Merrick Bank, PO Box 9201, Old Bethpage, New York 11804-9001

14231117 +EDI: PRA.COM Dec 07 2018 08:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM MILLER*, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 309I

Page 2 of 2
Total Noticed: 23

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

JOHN A. GAGLIARDI on behalf of Debtor Michael John D'Annunzio jgagliardi@wgflaw.com
KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 5

Information to identify the case:

Debtor 1	Michael John D'Annunzio	Social Security number or ITIN xxx-xx-1607
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/14/18
Case number: 18-17582-jkf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael John D'Annunzio	
2. All other names used in the last 8 years		
3. Address	5 Peacedale Court Oxford, PA 19363	
4. Debtor's attorney Name and address	JOHN A. GAGLIARDI Wetzel Gagliardi Fetter & Lavin LLC 101 E. Evans Street Walnut Building – Suite A West Chester, PA 19380	Contact phone (484) 887-0779 Email: jgagliardi@wgflaw.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/6/18

For more information, see page 2

7. Meeting of creditors	January 4, 2019 at 10:00 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/5/19 Filing deadline: 1/23/19 Filing deadline: 5/13/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	